

CLAIMS

We claim:

1. A user-wearable electronic wireless transaction apparatus, comprising:
  - a housing;
  - a wireless communication device fixedly mounted in said housing;
  - one or more electronic circuits fixedly mounted in said housing and communicatively coupled with said wireless communication device;
  - a power source electronically coupled with said electronic circuits;
  - a display device communicatively coupled with said electronic circuits; and,
  - a biometric data reading device physically coupled with said housing and electronically coupled with said electronic circuits and with said communication device, wherein said biometric data reading device is enabled to provide user identity validation to said electronic circuits and said communication device.
2. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said housing is in the form factor of a wristwatch.
3. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said housing is in the form factor of a necklace.
4. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said housing is in the form factor of a broach.
5. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said housing is in the form factor of a security badge.
6. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said wireless communication device is adapted to Bluetooth communication.

7. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said wireless communication device is adapted to infrared communication.
8. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein one or more of said electronic circuits is a timepiece device.
9. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said display device is adapted to display timepiece data.
10. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said display device is adapted to display transaction data.
11. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said biometric data reading device is adapted to read the user's fingerprint.
12. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said biometric data reading device is adapted to read the user's computer-readable voice patterns.
13. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said biometric data reading device is adapted to read the user's body electrical characteristics.
14. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said biometric data reading device is adapted to read the user's body thermal characteristics.
15. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said apparatus is enabled to provide user identity validation upon reading the authorized user's applicable biometric data.
16. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said power source is a battery.

17. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said power source is a solar cell.

18. A user-wearable electronic wireless transaction apparatus as described in Claim 1, wherein said power source is charged by electromagnetic coupling from an external source.

19. A method for conducting wireless transactions, comprising:  
     establishing wireless communication with a transaction counterpart;  
     selecting a transaction;  
     reading biometric data of the user of said electronic wireless transaction apparatus;  
     validating said user's biometric data; and  
     transmitting a user identity validation upon successfully reading said user's biometric data.

20. The method described in Claim 19, wherein said wireless communication is enabled with Bluetooth technology.

21. The method described in Claim 19, wherein said wireless communication is enabled with infrared technology.

22. The method described in Claim 19, wherein said transaction is a purchase.

23. The method described in Claim 19, wherein said transaction a secure validated identification of said user.

24. The method described in Claim 19, wherein said user's biometric data is electronically stored in a user-wearable electronic wireless transaction apparatus.

25. The method described in Claim 24, wherein said user's biometric data is electronically stored in a secure apparatus located externally to said user-wearable electronic wireless transaction apparatus.

26. The method described in Claim 24, wherein said wireless communication is disabled until said user's biometric data is validated.

27. A system for conducting electronic wireless transactions, comprising:

- a user-wearable electronic wireless transaction apparatus;
- a counterpart wireless transaction apparatus;
- wireless communication between said electronic wireless transaction apparatus and said counterpart electronic wireless transaction apparatus; and,
- a biometric data reading device communicatively coupled with said user-wearable electronic wireless transaction apparatus wherein said biometric data reading device is enabled to read a user's biometric data.

28. The system described in Claim 27, wherein said user-wearable electronic wireless transaction device is enabled as a timepiece.

29. The system described in Claim 27, wherein said wireless communication is enabled with Bluetooth technology.

30. The system described in Claim 27, wherein said wireless communication is enabled with infrared technology.

31. The system described in Claim 27, wherein said biometric data reading device is enabled as a fingerprint reading device.

32. The system described in Claim 27, wherein said biometric data reading device is enabled to read said user's computer-identifiable voice characteristics.

33. The system described in Claim 27, wherein said biometric data reading device is enabled to read said user's body thermal characteristics.

34. The system described in Claim 27, wherein said biometric data reading device is enabled to read said user's body electrical characteristics.